

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chris Andrew Martin
Debtor

Case No. 13-03896-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db +Chris Andrew Martin, 2472 Pine Tree Road, Spring grove, PA 17362-8337
4353716 +CAPITAL MANAGEMENT SERVICES, P.O. BOX 964, BUFFALO, NY 14220-0964
4764423 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
4764424 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148,
First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
4353730 MELANIE L. VANDERAU, ESQUIRE, 3401 NORTH FRONT STREET, P.O. BOX 5950,
HARRISBURG, PA 17110-0950
4353733 METTE, EVANS & WOODSIDE, 3401 NORTH FRONT STREET, P.O. BOX 5950,
HARRISBURG, PA 17110-0950
4353737 YORK COUNTY TAX CLAIM BUREAU, YORK CO. ADMINISTRATIVE CENTER, 28 EAST MARKET ST., ROOM 110,
YORK, PA 17401-1577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4404545 +E-mail/Text: bncmail@w-legal.com Aug 09 2018 18:53:46 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4353715 EDI: BANKAMER.COM Aug 09 2018 22:53:00 BANK OF AMERICA, P.O. BOX 15019,
WILMINGTON, DE 19886-5019
4353717 E-mail/Text: cms-bk@cms-collect.com Aug 09 2018 18:53:39 CAPITAL MANAGEMENT SERVICES LP,
698 1/2 SOUTH OGDEN STREET, BUFFALO, NY 14206-2317
4353718 EDI: CAPITALONE.COM Aug 09 2018 22:53:00 CAPITAL ONE, P.O. BOX 30285,
SALT LAKE CITY, UT 84130-0285
4353719 EDI: CAPITALONE.COM Aug 09 2018 22:53:00 CAPITAL ONE BANK(USA), N.A., P.O. BOX 71083,
CHARLOTTE, NC 28272-1083
4353720 EDI: WFNBN.COM Aug 09 2018 22:53:00 COMENITY BANK/VALUE CITY FURNI, P.O. BOX 182119,
COLUMBUS, OH 43218-2119
4390334 EDI: BL-BECKET.COM Aug 09 2018 22:54:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4353721 EDI: DISCOVER.COM Aug 09 2018 22:53:00 DISCOVER, P.O. BOX 71084,
CHARLOTTE, NC 28272-1084
4356868 EDI: DISCOVER.COM Aug 09 2018 22:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4353722 EDI: RMSC.COM Aug 09 2018 22:54:00 GE CAPITAL RETAIL BANK, P.O. BOX 965004,
ORLANDO, FL 32896-5004
4353723 +EDI: RMSC.COM Aug 09 2018 22:54:00 GE CAPITAL RETAIL BANK/LOWE'S, P.O. BOX 103104,
ROSWELL, GA 30076-9104
4353724 EDI: IRS.COM Aug 09 2018 22:54:00 INTERNAL REVENUE SERVICE, P.O. BOX 21126,
PHILADELPHIA, PA 19114
4353727 EDI: CBSKOHL.S.COM Aug 09 2018 22:53:00 KOHL'S PAYMENT CENTER, P.O. BOX 2983,
MILWAUKEE, WI 53201-2983
4353728 +EDI: RMSC.COM Aug 09 2018 22:54:00 LOWE'S/GECRB, P.O. BOX 530914,
ATLANTA, GA 30353-0914
4353729 E-mail/Text: camanagement@mtb.com Aug 09 2018 18:53:40 M&T BANK, P.O. BOX 62182,
BALTIMORE, MD 21264-2182
4405648 E-mail/Text: camanagement@mtb.com Aug 09 2018 18:53:40 M&T Bank, Attn : Bev Inglasbe,
1100 Wehrle Drive, Williamsville, NY 1422
4353734 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 18:53:42 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN: BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4419912 EDI: PRA.COM Aug 09 2018 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4367943 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 18:53:42
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
4374875 EDI: Q3G.COM Aug 09 2018 22:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4353735 EDI: USBANKARS.COM Aug 09 2018 22:53:00 US BANK, P.O. BOX 790408,
SAINT LOUIS, MO 63179-0408
4353736 EDI: WFNBN.COM Aug 09 2018 22:53:00 VALUE CITY FURNITURE, P.O. BOX 659704,
SAN ANTONIO, TX 78265-9704

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418
4353726* INTERNAL REVENUE SERVICE, P.O. BOX 804527, CINCINNATI, OH 45280-4527
4353725* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: INTERNAL REVENUE SERVICE, P.O. BOX 21126,
PHILADELPHIA, PA 19114)
4360877* +Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Aug 09, 2018

4353732 ##METRO BANK, P.O. BOX 4999, HARRISBURG, PA 17111-0999
4353731 ##+METRO BANK, 3801 PAXTON STREET, HARRISBURG, PA 17111-1418

TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melanie Lynn Vanderau on behalf of Creditor Metro Bank mlvanderau@mette.com,
jlschade@mette.com
Thomas E. Miller on behalf of Debtor 1 Chris Andrew Martin staff@tommlerlawoffice.com
Thomas I Puleo on behalf of Creditor M & T Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Chris Andrew Martin**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-03896-RNO**

Social Security number or ITIN **xxx-xx-3941**

EIN --

Social Security number or ITIN --

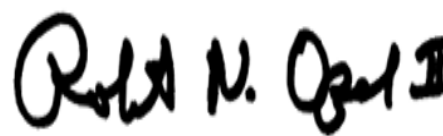
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chris Andrew Martin

By the
court:August 9, 2018Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.